

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KEVIN T. LIGHTNER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-22215

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/18/2015 and confirmed on 7/30/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		103,828.38
Less Refunds to Debtor	5,851.14	
TOTAL AMOUNT OF PLAN FUND		97,977.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,995.00	
Trustee Fee	4,545.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,540.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO BANK NA	22,278.78	22,278.78	0.00	22,278.78
	Acct: 8216				
	WELLS FARGO BANK NA	566.83	566.83	0.00	566.83
	Acct: 8216				
	PRA RECEIVABLES MANAGEMENT LLC - ,	20,840.64	20,840.64	3,877.66	24,718.30
	Acct: 4182				
					47,563.91

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KEVIN T. LIGHTNER	3,266.17	3,266.17	0.00	0.00
	Acct:				
	KEVIN T. LIGHTNER	2,584.97	2,584.97	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	2,595.00	2,595.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX2-20				
	INTERNAL REVENUE SERVICE*	2,754.45	2,754.45	0.00	2,754.45
	Acct: 8175				
	MIDLAND MORTGAGE CO*	0.00	26,221.40	0.00	26,221.40
	Acct: 7080				
					28,975.85

Unsecured					
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00
	Acct: ?				
	CAPITAL ONE BANK (USA) NA BY AMERIC	705.21	158.88	0.00	158.88
	Acct: 4396				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,047.17	461.23	0.00	461.23
	Acct: 1688				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: ?				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct: ?					
	ECAST SETTLEMENT CORP	13,162.31	2,965.47	0.00	2,965.47
	Acct: 4673				
	CITIZENS BANK NA(*)	562.34	126.70	0.00	126.70
	Acct: 9130				
	COMMUNITY BANK(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	LENDING CLUB CORP++	0.00	0.00	0.00	0.00
	Acct: ?				
	MIKE TALARICO	3,500.00	788.55	0.00	788.55
	Acct: 1452				
	MIDLAND FUNDING LLC	5,554.27	1,251.38	0.00	1,251.38
	Acct: 2126				
	PNC BANK NA	3,073.99	692.57	0.00	692.57
	Acct: 4551				
	PRA RECEIVABLES MANAGEMENT LLC - ,	10,265.63	2,312.85	0.00	2,312.85
	Acct: 2573				
	AMERICAN INFOSOURCE LP AGENT FOR	1,032.04	232.52	0.00	232.52
	Acct: 0001				
	MIDLAND FUNDING LLC	3,899.71	878.60	0.00	878.60
	Acct: 6683				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,001.39	450.91	0.00	450.91
	Acct: 1248				
	INTERNAL REVENUE SERVICE*	41.13	9.27	0.00	9.27
	Acct: 8175				
	BILL ME LATER INC A/S/F SYNCHRONY B/	2,520.46	567.86	0.00	567.86
	Acct: 7205				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	JILL MANUEL-COUGHLIN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					10,896.79
TOTAL PAID TO CREDITORS					
					87,436.55
TOTAL CLAIMED					
PRIORITY	2,754.45				
SECURED	43,686.25				
UNSECURED	48,365.65				

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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PITTSBURGH, PA 15219
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IN RE:
KEVIN T. LIGHTNER

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-22215
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Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the
**Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of
Receipts and Disbursements**, and following notice to the creditors and an opportunity to be
heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments,
has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to
Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case
is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected
employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free
and clear of any and all claims or interests except as otherwise treated in the plan or in the
Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is
hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not
the claim of such creditor is provided for in the Plan, and whether or not such creditor has
objected to, has accepted or rejected the plan. All mortgage and other secured debts provided
for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment
date for which the Trustee last made a distribution, and no additional interest, late fees or
penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's
registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report
and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is
discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kevin T. Lightner
Debtor(s)

Case No. 15-22215-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Sep 29, 2020

User: dric
Form ID: pdf900

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:

Recip ID	Recipient Name and Address
db	+ Kevin T. Lightner, 4741 Doyle Road, Pittsburgh, PA 15227-1309
r	+ Gina Giampietro, REMAX Select Realty, 1187 Thorn Run Rd., Moon Township, PA 15108-3198
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14065098	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 15276, Wilmington, DE 19886-5726
14065103	+ Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14097033	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14065108	+ Michael Talarico, 2306 Shamrock Lane, Canonsburg, PA 15317-1992
14088279	+ Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
15106752	Midland Mortgage, Attn: Payment Processing, PO Box 268888, Oklahoma, OK 73126-8888
15106753	Midland Mortgage, Attn: Customer Service Center, PO Box 26648, Oklahoma, OK 73126-0648
14067767	+ PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
14065110	+ PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14916703	+ Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500., Farmers Branch, TX 75234-6071
14916702	Pacific Union Financial, LLC, PO Box 679094, Dallas, TX 75267-9094
14065114	Walmart/Synchrony Bank, PO Box 5309257, Atlanta, GA 30353-0927
14065115	+ Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7200
14105410	+ Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14065116	+ Zales Credit, PO Box 183015, Columbus, OH 43218-3015

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:13:17	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14065097	Email/Text: ally@ebn.phinsolutions.com	Sep 30 2020 03:38:00	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14099829	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 30 2020 03:09:58	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14065104	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 30 2020 03:38:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14079081	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 30 2020 03:38:00	Citizens Bank, N.A., 443 Jefferson Blvd. RJW-135, Warwick, RI 02886
14110006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14065105	Email/Text: svlainich@communitybank.tv		

District/off: 0315-2

User: dric

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Date Rcvd: Sep 29, 2020

Form ID: pdf900

Total Noticed: 39

14065099	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:42:39	Community Bank, PO Box 357, Carmichaels, PA 15320
14079484	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:13:08	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14065106	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 30 2020 03:11:23	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14065101	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2020 03:39:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14065107	+ Email/Text: bk@lendingclub.com	Sep 30 2020 03:13:05	Chase, P.O. Box 15678, Wilmington, DE 19885
14520097	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:43:00	LENDINGCLUB CORP, 71 STEVENSON ST., 3RD FL., San Francisco, CA 94105-2965
14119092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:09:44	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14065109	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:11:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14065112	Email/PDF: cbp@onemainfinancial.com	Sep 30 2020 03:12:55	PayPal, P.O. Box 965005, Orlando, FL 32896-5005
14065111	Email/PDF: cbp@onemainfinancial.com	Sep 30 2020 03:11:08	Springleaf Financial Services, 710 Clairton Blvd Ste 1, Pittsburgh, PA 15236
14080947	Email/PDF: cbp@onemainfinancial.com	Sep 30 2020 03:11:08	Springleaf Financial Services, P.O. Box 971, Evansville, IN 47706
15031709	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:09:24	Springleaf Financial Services, PO Box 3251, Evansville, IN. 47731-3251
14065113	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 30 2020 03:42:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		Sep 30 2020 03:37:00	Verizon Wireless**, P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		WELLS FARGO BANK, N.A.
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14065100	*+	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14065102	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, P.O. Box 15678, Wilmington, DE 19885
14658075	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court: Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: dric

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Date Recd: Sep 29, 2020

Form ID: pdf900

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmllawgroup.com
Christopher M. Frye	on behalf of Debtor Kevin T. Lightner chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
KIMBERLY A. BONNER	on behalf of Creditor WELLS FARGO BANK N.A. kab@jsdc.com, jnr@jsdc.com;eaf@jsdc.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7